

MAJOR HUD PROGRAMS



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Federal Housing Administration (FHA) Insured Mortgage Financing

- Insured financing for purchase of 1 to 4 unit properties (Eligibility: Legal US residents with ability to repay the loan). **CONTACT:** Approved lender (most lenders throughout the country are approved lenders).
- Home Equity Conversion Mortgages (HECM) for seniors (Eligibility: Legal US residents age 62 and older with sufficient home equity). **CONTACT:** Approved lender (most lenders throughout the country are approved lenders).
- Section 184 Indian Loan Guarantee for Native Americans (Eligibility: American Indian and member of a federally recognized tribe, must have the ability to repay the loan). **CONTACT:** Northern Plains Office of Native American Programs (303) 672-5465.
- HUD Home Sales are properties available for purchase and are listed at www.hudhomestore.com. (Eligibility: Any income level may purchase a HUD home but must have the ability to repay the loan). **CONTACT:** To make a purchase offer, contact any Utah licensed real estate broker.

Low Income Rental Housing Programs

- Housing Choice (Section 8) Vouchers, rent is 30% of adj. income or 10% of gross income (Eligibility: Legal US residents with income at or below 50% of the area median income). **CONTACT:** Information listed at following web link:
<http://portal.hud.gov/hudportal/documents/huddoc?id=UTAffordableHsgGuide.pdf>
- Project Based and Public Housing, rent is 30% of adj. income or 10% of gross income (Eligibility: Legal US residents with income at or below 50% of area median income). **CONTACT:** Information listed at following web link:

Homeless Assistance

- Programs are administered by Continuum of Care consortiums, which generally consist of state and local governments, and nonprofit organizations. Not all resources are available in all areas. (Eligibility: Homeless, imminent risk of homelessness, homeless under certain other federal statutes, and fleeing/attempting to flee domestic violence). **CONTACT:** Call (888) 826-9790, write to 211ut@uw.org or visit <https://uw.org/211/resources/> for information and resources in your community.

Fair Housing Enforcement

- In Utah, residents are protected from discrimination. You must be a member of a protected class, which includes race, color, sex, religion, national origin, disability, source of income, familial status, sexual orientation, or gender identity. (Eligibility: Be discriminated against and belong to one of the protected classes). **CONTACT:** To file a complaint, call the Utah State Industrial Commission Fair Housing Office at (800) 222-1238 or email to fh@utah.gov.

Community Development

The Community Development Block Grant program provides communities with resources to address a wide range of unique community development needs including, but not limited to housing rehab, public services, and infrastructure. The program is administered by cities with a population of 50,000 or more; counties with a population of 200,000 or more; or a state government. (Eligibility: Persons with an income at or below 80% of the area

median income). **CONTACT:** Persons who reside in a city of 50,000 or more should contact their city government; persons who reside in a county of 200,000 or more should contact their county government; persons residing in communities that do not meet the criteria listed above should contact the Department of Workforce Services Housing and Community Development Division at (801) 468-0133.